What is claimed is:

1. A communications system comprising:

a server for providing information;

a terminal for communicating data with the server;

a communications network for connecting said server to said terminal; and

temporary line disconnection means for disconnecting a line being used for data communications without issuing any disconnection notifications to an upper layer application of said terminal and said server when said terminal voice-communicates with a third party other than said server through said communications network during the data communications with said server, and automatically connecting said server to said terminal when the voice communications terminate, wherein

a data communicating process is performed from a status at a point immediately before starting the voice communications when said server and said terminal resume the data communications.

2. The communications system according to claim 1, wherein

said terminal obtains a telephone number of the third party as information during the data communications.

3. The communications system according to claim 1, wherein

said server comprises a telephone switch unit ~~means~~; and

said temporary line disconnection unit ~~means~~ temporarily disconnects a line between said server and said terminal when said terminal issues a voice communications request to the third party, connecting said telephone switch unit ~~means~~ to telephones of the third party and said terminal, connecting two calls on a server side, thereby realizing voice communications between said terminal and the third party.

4. The communications system according to claim 3, wherein

said temporary line disconnection unit ~~means~~ provided on the server side temporarily disconnects the line between said terminal and said server when said terminal issues a request for voice communications with the third party to said server; and

said server, a telephone of said third party, and

said terminal enter a 3-point communications state based on a 3-point communications function of said telephone switch ~~means~~ unit, thereby realizing the voice communications between said terminal and said third party.

5. The communications system according to claim 1, wherein

said temporary line disconnection ~~means~~ unit provided on a terminal side temporarily disconnects the line when said terminal issues a request for voice communications with the third party to said server; and

said terminal issues a voice communications call to the third party, thereby realizing the voice communications between said terminal and said third party.

6. The communications system according to claim 1, further comprising:

at least one first means, provided on a server side for each user who receives a service of said server, for managing personal information and communications status of each user, wherein

said temporary line disconnection means provided

on a terminal side temporarily disconnects a line between said terminal and said server according to an instruction from said first means when said terminal issues a request for voice communications with the third party to said server;

said terminal issues a call through the voice communications to the third party, thereby realizing voice communications between said terminal and said third party.

7. The communications system according to claim 1, further comprising:

automatic data fetch means for automatically fetching data from said server to said terminal; and

storage means for storing data fetched by said automatic data fetch means, wherein

said automatic data fetch means preliminarily fetches data obtainable while no data are received and stores the data in said storage means during the data communications, and accesses said data storage means during the voice communications, thereby realizing virtual data communications during the voice communications.

8. The communications system according to claim 7,

further comprising:

~~means~~ a unit for receiving said automatic data fetch ~~means~~ unit on a terminal side, wherein

said automatic data fetch ~~means~~ unit is transmitted from a server side to the terminal side when the data communications start.

9. A communications method comprising the steps of:

(a) connecting a line from a server to a terminal for providing information for data communications with the server through a communications network; and

(b) disconnecting a line being used for data communications without issuing any disconnection notifications to an upper layer application of said terminal and said server when said terminal voice-communicates with a third party other than said server through said communications network during the data communications with said server, and automatically connecting said server to said terminal when the voice communications terminate, wherein

said upper layer applications perform a data communicating process from a status at a point immediately before starting the voice communications when the data communications are resumed.

10. The communications method according to claim 9, further comprising the step of:

fetching a telephone number of the third party as information by said terminal during the data communications.

11. The communications method according to claim 9, wherein

said step (b) is followed when said terminal issues a voice communications request to the third party, and two calls are connected by a telephone switch ~~means~~ unit provided on a server side, thereby realizing voice communications between said terminal and said third party.

12. The communications method according to claim 11, wherein

said step (b) is followed on a server side when said terminal issues to said server a request to voice-communicate with the third party;

said server, a telephone of the third party, and said terminal enter a 3-point communications state based on a 3-point communications function of said telephone switch ~~means~~ unit, thereby realizing voice communications between said terminal and the third

party.

13. The communications method according to claim 9, wherein

said step (b) is followed on a terminal side when said terminal issues to said server a request to voice-communicate with the third party;

said terminal issues a call through the voice communications to the third party, thereby realizing voice communications between said terminal and the third party.

14. The communications method according to claim 9, further comprising the step of:

(c) managing personal information and communications status on a server side for each user who receives a service from said server, wherein

said terminal issues a call to the third party through the voice communications by following said step (b) based on communications state management in said step (c), thereby establishing voice communications between said terminal and said third party.

15. The communications method according to claim 9,

further comprising the steps of:

(d) automatically fetching data from said server; and

(e) storing data fetched at step (d), wherein said steps (d) and (e) are followed when no data are received on a terminal side during the data communications between said terminal and said server; and

said data stored in said step (e) is accessed during the voice communications, thereby establishing virtual data communications during the voice communications.